



# BIENESTAR

**EDUCATION AND ENTERTAINMENT FOR YOUR HEALTH.**

MMM and PMC  
**expand** your  
healthcare  
options

We keep working to make sure our members stay healthy. As part of our initiatives, you have access to the **Primary Medicine Support Centers** (CAMP, for the Spanish acronym). In these centers, you receive health care when your primary care physician is not available in the office or when you need prompt medical attention, but your life is not at risk. The treatment provided to you will be informed to your primary care physician through a discharge summary sheet. After visiting one of these centers, it is important that you coordinate an appointment with your primary physician and talk about your visit to the CAMP, so that he or she is aware of the situation. In fact, the services of a CAMP help you through an urgent event, but do not replace regular and follow-up visits with your primary physician for your health care. We have hired centers throughout the island.

**You must know that in these centers:**

- NO copay is required for the services you receive.
- NO referral from your primary care physician is needed.

Contact our Member Services Department, so that you know the center that is nearest to you and available service hours. If your case is an emergency (your life or functions are at risk) call 9-1-1 or go to your nearest emergency room.

You can also contact  
**Haciendo Contacto**  
toll free at

**1-866-677-7779** MMM • **1-866-516-7704** PMC  
**1-866-690-7771 TTY** (hearing impaired)  
24 hours, 7 days a week



**Jaime Claudio, MD**  
Family Physician and Professor



# Increase your physical activity for a healthy heart

Staying active can help you to improve your health. It also can make a great difference in your quality of life. The lack of physical activity is a risk factor in people with heart conditions. According to the National Heart, Lung and Blood Institute (2011) the people who maintain physically active have 50% less risk of death due to heart conditions.

Select your routine; there are a lot of physical activity options to control the heart conditions. **Consult with your physician which of them you can perform. Among them:**

- Walk with your children or grandchildren to school, near your residence or in a park. Doing it after meals will help also in the digestion process.
- Teach your children, grandchildren or youth in your community the favorite game of your childhood.
- Enjoy dancing, swimming or walking with your loved ones.
- Take your pet for a walk in the morning and the afternoon.
- Practice aerobics or low impact exercises.
- Perform repetitive movements with hands and feet while watching television or while you are seated.
- Perform a pastime, like growing a home garden, create albums with old pictures, among others.

**Venture to exercise, but before you begin, it is important to:**

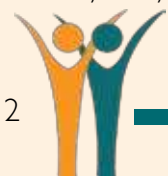
- Ask your physician what activities you can perform.
- Select activities that you like and adapt them to your daily living.
- Do stretching before and after performing the activity.
- Use adequate shoes and clothes.
- Choose a safe area with good lighting and with little traffic, but not lonely.
- Stay hydrated. Preferably drink water.
- Establish a plan; you can start little by little (10 minutes) and increase the time and intensity. Your long term goal may reach 30 minutes of physical activity, 5 days a week.

At MMM and PMC we want you to maintain active and healthy, thus decreasing the risk of heart conditions. You are on time to improve your health! As part of your benefits, you can join today one of the groups of the Patitas Calientes community program; enrollment is free and they are located throughout the island; call 787-622-7511 for more information.

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## References

*Benefits of Physical Activity.* National Heart, Lung and Blood Institute, 2011. US Department of Health and Human Services. Obtained on March, 2013 from: <http://www.nhlbi.nih.gov/health/health-topics/topics/phys/benefits.html>



The chronic obstructive pulmonary disease (COPD) is a group of respiratory conditions including chronic bronchitis and emphysema. This condition causes damage to the lung air sacs, causing difficulty to breathe. The most common symptoms include shortness of breath, fatigue and recurrent cough. COPD is a disease that progresses gradually (WHO, 2012).

**To prevent this disease:**

Reduce risk factors:

- Do not smoke
- Avoid exposure to second hand smoke (inhaled by those around smokers) and environmental pollutants, among others.

Keep good general health condition, with:

- Exercises (under medical supervision)
- A healthy diet to increase the body's resistance to infections

Following your physician's recommendations helps reduce the frequency and duration of a potential hospitalization. Therefore, it is a way of improving quality of life.

The main medical treatment includes medications such as bronchodilators that help prevent inflammation of the lungs, antibiotics to treat infections, pulmonary rehabilitation exercises, and in the case of smokers, help to stop smoking.

**The key to controlling COPD is to comply with the recommended treatment.**

If the condition is not adequately controlled, you might have frequent hospitalizations. If you have been hospitalized for this condition:

- Take your prescription to the pharmacy as soon as you are discharged from the hospital, especially for those drugs prescribed to control the condition at home.
- Comply with recommended drug therapy.
- If you smoke, quit smoking.

Following these guidelines can help you manage your condition and maintain a healthy lifestyle.



**The key to the management and control of the Chronic Obstructive Pulmonary Disease:**

References:

Chronic obstructive pulmonary disease (COPD). November 2012.  
<http://www.who.int/mediacentre/factsheets/fs315/es/>





## Did you know? ... There are ways to help control the bladder.

The urinary incontinence is characterized for the loss of bladder control. The symptoms may vary from a small urine leak to an abundant and uncontrollable flow. Having control of the bladder means you urinate only when you want. Among the possible causes of incontinence you could find problems with the prostate, infections, and brain injuries. Incontinence may occur to anyone, but is more common in people of advanced age.

Most of the problems of the bladder occur when the muscles are too weak or too active. There are various types of incontinence, among them:

**Incontinence due to stress** – the muscles that maintain the bladder closed become weak, it is possible to have accidents when sneezing, laughing or lifting heavy objects.

**Urgency incontinence (hyperactive bladder)** – the muscles of the bladder are too active, it is possible that you feel a strong urgency to go to the bathroom, even if you have a small amount of urine in the bladder.

The treatment depends of the type of problem, and what better adapts to your lifestyle. It may include medication, special devices, procedures or surgery.

**The following are some preventive measures to help you reduce the symptoms and enjoy your daily living in wellness:**

- Avoid the intake of alcohol and reduce caffeine. Those stimulate the bladder and have a diuretic effect.
- Avoid soft drinks. Their high acid contents can worsen the condition.
- Maintain a healthy weight. Being overweight reduces the space in the bladder.
- Supplements: consult with your physician, since some of them may worsen the condition.
- Practicing the Kegel exercises might help you to control the bladder. It is like pretending that you are urinating and then stopping the urine. Ask your physician if these exercises are adequate for you.

If you experience any urinary incontinence symptom, dare and consult with your physician so you can receive the adequate treatment and improve your quality of life.

### References

*Urinary Incontinence, 2013. National Diabetes and Digestive and Kidney Diseases. Obtained in march, 2013 from: <http://www.nlm.nih.gov/medlineplus/spanish/urinaryincontinence.html>*

## We're here to listen and help

If you have any questions on your coverage, such as a preauthorization, status of a request, or any other matter on your services as a member, call us first, we're your MMM/PMC family! Feel free to call us to clarify any doubts or solve coverage issues. We're here to help. Our phone numbers are shown on the back of your member card. With just one call, we will help you!

**1-877-522-8613**

(toll free)

**1-866-333-5469**

MMTTY (hearing impaired)

**1-866-516-7701**

PMCTTY (hearing impaired)





Did you know that when you take two or three medications at the same time, there's an increased risk that one of them will have an effect on the others? The medication revision process, at least once a year, helps to reduce the risk of complications caused by medications.

**Medication revision is helpful to:**

- Prevent poly-pharmacy (use of certain number of medications per day)
- Avoid that you take more than one drug for the same condition

We recommend that you speak with your primary care physician about ALL the drugs your currently take. This process is known as Medication Revision and shall be done at least once a year.

**When you go for a medication revision, it is important that:**

- You show your physician all the medicines you are using at the moment, including vitamins and supplements, both prescribed by any of your physicians or purchased as over-the-counter drugs.
- Or you may prepare a list including the names of all medicines you are taking with the dosage and frequency.
- Speak to your physician about any secondary effect or problem you may have experienced with any drug you are taking.

**KEEPTAKINGYOUR MEDICINES** unless your physician tells you to stop. Your physician must document in your records that a medication revision was done, as well as any decision to change, substitute or discontinue any of your drugs, and establish the frequency of the revision process.

# Follow your therapy, comply with your health



# We celebrate our quality achievements!

Given that our commitment at MMM and PMC is to improve your physical and mental health, our Quality Improvement Program pursues to offer services which comply with the highest quality standards as established by the Centers for Medicare and Medicaid Services (CMS).

**The following are some results obtained during 2012, which impact the quality of services we offer you:**

- From 2011 to 2012, we increased the compliance percent on preventive tests, with best performance in 21 out of 26 clinical measurements evaluated under the effectiveness measurement system known as HEDIS
  - 14 out of 21 of these clinical measurements support the CMS 5-Star rating Project, placing MMM/PMC among the Medicare Advantage plans with 3 stars, the highest rating granted to plans in Puerto Rico, up to now.
- To guarantee the quality of services rendered by the providers in our network:
  - Medical records were audited to validate that both documentation and physical facilities of primary care providers are appropriate.
  - 90% of the quality-related complaints filed by members were investigated within the first 10 working days after they were received in our offices.
- As part of the prevention initiatives:
  - We continued with the Preventour program and its mobile unit, offering preventive services at no cost for members around the Island. This unit goes to diverse places to offer all preventive tests recommended for people according

to their age, gender and existing chronic conditions. 138 clinics were completed, with 11,706 participants, having achieved 98% compliance with standards established for 2012.

- We also support the providers in our network:
  - By completing 77% of the provider credential verification process within 90 days, as established by CMS. This way we help to guarantee that all members are serviced by providers who are duly qualified as required by federal and state regulations.

Our commitment to help our members to stay healthy motivates us to keep working every day, creating new support strategies to our providers and enhancing our services. We invite you to read the health information we mail you and to actively participate of clinics and health activities we arrange to reach our main goal: that you enjoy complete physical and mental health.

**“MMM and PMC invite you to follow your treatment to the dot.”**

Look for another health-related tip, by don Aníbal, on page 12

**Los 5 Amigos**

**Danny Rivera**  
Singer/Songwriter





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**Summer 2013**

For more information on these offers, turn the page.



For more information about benefits,  
you may contact us toll free at  
**1-855-888-9090.**

\*Certain restrictions apply. Offers valid from June 1st,  
2013 to August 31st, 2013. Discounts based on type of  
property selected and list of regular prices for funeral  
and cremation services.

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787-748-7645

Present coupon at moment of purchase.  
Valid until August 31st, 2013.

**Includes:**

- 15 security points • 1 exterior siren
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(directly connected to medical emergency system)
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\*Regular price: \$99 to \$299. Certain restrictions apply.  
Requires monitoring service agreement for a 36-month term.  
Client must be owner of residence or business. Monthly service  
plans starting at \$39.99 (phone line), \$44.99 (wireless  
communication), or \$47.99 (Total Connect service).  
Valid until August 31st, 2013.

1651 Ponce de León Ave. San Juan, PR 00909

\*Services valued at \$580. Subject to obtaining  
pre-qualification from an Equity Mortgage authorized  
representative. Valid for clients that meet requirements  
and originate on or before August 31st, 2013.  
Appraisal will have a maximum cost of \$400.00 and  
will be reimbursed on closing. Deed study, Plot Plan,  
Flood Certificate and CRIM will be requested according  
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Valid until August 31st, 2013.

**Includes:** Deluxe continental breakfast,  
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beach and steps away from restaurants, casinos and  
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\*Present coupon at Check-in. Rates subject to taxes. May  
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Does not apply to previous reservations. Subject to  
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**1-800-891-3690**

Valid until August 31st, 2013.



Valid until August 31st, 2013.

Adventure Fitness Club, Inc., is a unisex gym located  
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Iturregui Plaza building.

[www.adventurefitnessclub.com](http://www.adventurefitnessclub.com)

\*Maximum value of \$50.00. Valid for the trimester of  
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**If you have any  
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your benefits, call us:**

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MMM TTY (hearing impaired)

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Monday through Sunday,  
from 8:00 a.m. to 8:00 p.m.

[www.mmm-pr.com](http://www.mmm-pr.com)  
[www.pmcpr.org](http://www.pmcpr.org)

MMM Healthcare, Inc. (HMO) and PMC  
Medicare Choice, Inc. (HMO) are health plans  
with a Medicare contract. The products and  
services described under these programs are  
not offered or guaranteed under our contract  
with the Medicare program. In addition, they  
are not subject to the Medicare appeals  
process. Any conflict with these products  
or services could be subject to the  
MMM Healthcare, Inc. and PMC Medicare  
Choice, Inc. complaints process.  
MP-MKD-MIS-1974-042613-E



# Do you know your A1c goal?



According to the Centers for Disease Control and Prevention (CDC, 2011) maintaining control of blood glucose level helps to prevent some serious health problem such as heart disease, eye complications, and damage of the kidney and the circulatory system. The A1c (glycosylated hemoglobin) test measures your average blood sugar levels over the last two to three months. The results of this test can help you determine if your diabetes is controlled and whether the treatment is effective. It is important to visit your physician to know when you need

this test. You can control your blood sugar levels by: eating a balanced diet, exercising regularly and complying with your medical treatment. Remember to monitor your blood sugar daily, also.

**We invite you to use the following table to record your blood sugar for a week. Come on! Make it part of your routine, so you'll know if you're achieving control in managing your diabetes.**

Week: \_\_\_\_\_

A1c results: \_\_\_\_\_ Date of test: \_\_\_\_\_ A1c goal: \_\_\_\_\_

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Blood sugar level (daily)							
Before Breakfast							
Before Lunch							
Before Dinner							
Before Bed							

Do not be discouraged if your results are not within the recommended values. Take this information to your physician on your next visit, he or she will help you to establish a treatment plan that suits your needs and help you achieve your goal.

References: Centros para el Control y la prevención de Enfermedades. *El control de la Diabetes – Controle su Diabetes*. Retrieved on January 2013; From: [http://www.cdc.gov/diabetes/spanish/control/control\\_cont.htm](http://www.cdc.gov/diabetes/spanish/control/control_cont.htm)



# Members Club

## A great place for you



**Would you like to improve your health?** ¿Do you want to have your preventive tests up to date, meet new people or just have fun while you learn? Then the Members Club is the perfect place for you.

MMM and PMC have Members Club facilities in Bayamón, Ponce, Carolina, Manatí and Mayagüez. There you will enjoy a variety of daily activities especially designed for you as a member. For example, they have computer

training, board and electronic games, handcrafts, reading room, exercise machines, educational talks, bohemian parties, health clinics, everything in a safe and friendly environment. This is great for leisure times, and to create friendship bonds within a group you might call your extended family, where you can feel happier and loved. Visit your nearest Members Club, today. Take the moment and come to enjoy a nice time at the Members Club: you only need to be a member of MMM or PMC.

## We keep you informed from the very beginning

If you recently joined one of our plans, you should know that we at MMM and PMC offer quarterly talks in order to clarify any doubts related to your benefits coverage. There you receive information on our innovative programs and how you may take advantage of them. Other important topics include what every member should know about their health plans.

Our next new member orientations will be held in September.

Remember that to clarify any details about your plan, you may call our Member Services Department at:

**1-877-522-8613**

(toll free)

**1-866-333-5469**

MMMTTY (hearing impaired)

**1-866-516-7701**

PMCTTY (hearing impaired)

Monday through Sunday, from 8:00 AM to 8:00 PM.

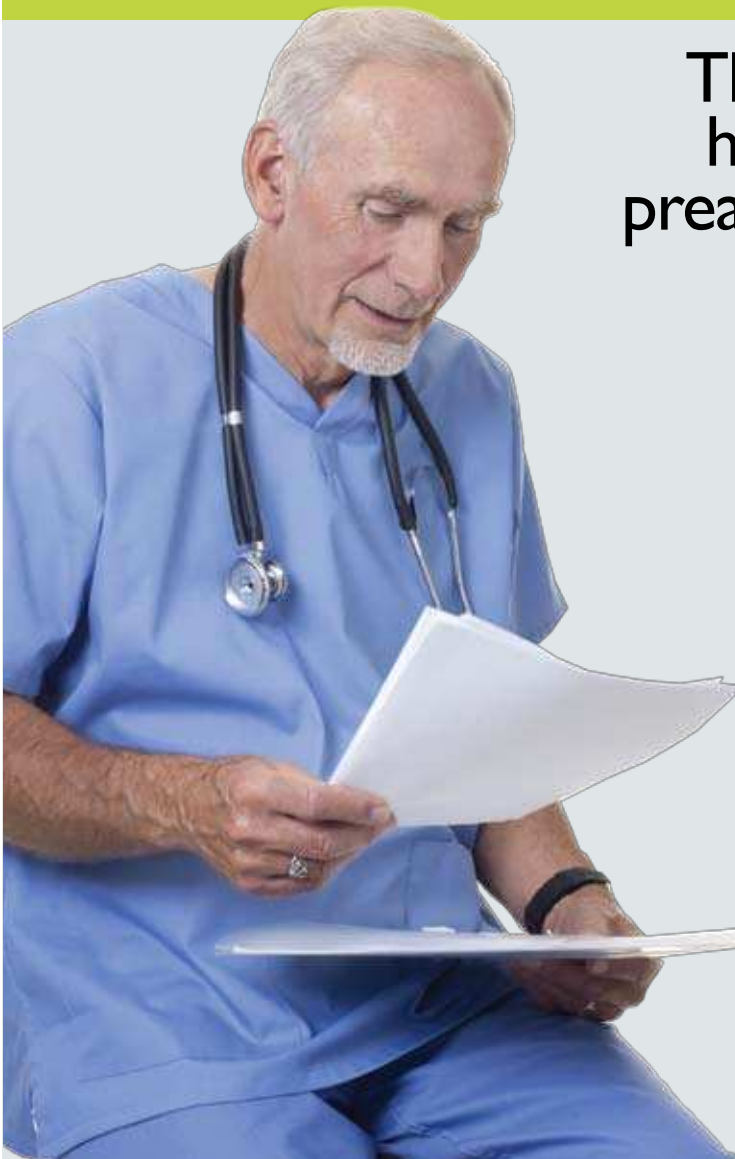




# The reliability of our healthcare services preauthorization process

At MMM and PMC, we guarantee impartiality as we determine whether the services we offer for your health care comply with the medical need criteria and available benefits, or not. These services include, but are not limited to: durable medical equipment, surgical and outpatient procedures, prescription drugs, and others, according to the information included in the Evidence of Coverage document.

The clinical, licensed personnel of MMM and PMC are the only individuals authorized to determine if the healthcare service requested is in compliance with the established criteria, based on regulations from the Centers for Medicare and Medicaid (CMS). Neither the medical director, nor the nursing personnel in charge of the services revision process for your health care are compensated or receive any financial incentives based on their determination. They are salaried employees of the plans and their clinical decisions do not affect their compensation. MMM and PMC do not make decisions on recruitment, promotion or employment/contract termination to providers or employees, based on the possibility that they might deny any services in the future.



Enjoy real access with



Health on Touch (HOT) is the electronic application that grants you or your authorized caregiver the access to important information on your health plan and treatment.

Now you will also be able to check your preauthorization status for services or drugs prescribed by your physician.

This is another way to make your healthcare connection easier.





# Tus 5 Amigos

keep visiting our members

These beloved friends love to party, and they're back with more surprises! This is why, be it together or individually, Don Aníbal, Danny, Martorell, Sandra and Dr. Claudio are still making appearances in activities with the support of MMM and PMC. Your 5 Friends remind you about the importance of a proper health care, while making you laugh and remember old good years. During the first half of the year, they have shared nice times with our members at the Members Club or at educational talks around the Island. They were also present at Expo Diabetes in the Western area, with the participation of hundreds of members and Medicare beneficiaries.

We appreciate the level of commitment of our Five Friends towards you and your wellbeing. We invite you to pay attention to their health tips, such as the one you can read on this page from Don Aníbal González Irizarry.



Aníbal González Irizarry  
Journalist and announcer

# Tus 5 Amigos

“ **To enjoy** physical and mental health and wellbeing, you should share with your physician every detail on how you feel when you take or stop taking your drugs. This is why you must consult with your physician, every year, if all the medications you are taking are adequate for your health condition, or if any change is needed.

*Take your medicines as they are prescribed, at the time indicated and in the correct dosage, uninterruptedly.*

*Don't take other non-prescription drugs without consulting your physician or pharmacist first. Show them your list of prescription drugs, those you bought as over-the-counter drugs, natural supplements or vitamins you are taking. Let the professionals give you the good news that you are caring about your health as you are supposed to. Show that you take your medicines seriously, because your health is a serious matter for you. Take care of yourself, as we do! ”*





# May everyone enjoy the wellness they deserve



Caregiver: once again we highlight how important you are in the life of that person that is subject of your attention. Your time and effort are valuable tools to help someone live better. Nevertheless, we know that your service to a senior or to a person with disabilities may be very challenging and exhausting. This is why, in case you are a member of MMM or PMC or you are the caregiver, we remind you of the variety of services available. Our goal is to facilitate our people a comprehensive care with the support of committed and experienced professionals.

## At MMM and PMC we offer:

- Annual Health Assessment, to identify conditions on time and have a complete overlook of the member health condition.
- Free preventive care tests around the Island through health clinics and the Preventour program mobile unit.
- Programas to help maintain a good physical and mental health, such as: Members Club, Healthy Living Rewards, Patitas Calientes, dance events, Ciudad de la Tercera Edad and other activities.
- Professional orientation on topics such as fall prevention, urinary incontinence, depression and preventive care tests,

including educational campaigns with Tus 5 Amigos: Dr. Jaime Claudio, Danny Rivera, Sandra Zaiter, Anibal González Irizarry and renowned artist Antonio Martorell.

- Mental health helpline, 24 hours, 7 days a week.
- Urgent Medical Attention, 24 hours, 7 days, through the Haciendo Contacto line and the Primary Medicine Support Centers.
- Influenza (flu) educational and vaccination program.
- A wide network of providers, with advanced technology for a faster, better coordinated service with other healthcare providers.
- The Health On Touch (HOT) portal, with information about the plan, the member's condition and treatment, which is accessible to the member and/or their authorized caregiver.

All this and more is part of our offering to ensure that our members may reach health control through prevention, education and treatment compliance. It is a way to promote a better quality of life for them and their families and caregivers

**Keep going! We want to see you well too, caregiver.**





# Be alert!

## You may help to detect fraud

Throughout the years, the Medicare Program has been working to detect and fight Fraud, Waste and Abuse in healthcare service companies. Medicare requires these companies, including Medicare Advantage (Part C and Part D) plans to develop strategies to detect potential patterns of fraud, waste and abuse. At MMM we are committed with this assignment and work to make sure that Federal funds are used adequately. We also pursue to foresee any case in which such funds might be used in an incorrect way, in order to prevent loss that may affect the Medicare Program, or any violations to the established laws and regulations.

As a beneficiary of this program, you may do your part to protect your benefits. Tell us about any services or medical items that are billed to your plan, if you have not received them.

Carefully revise your plan's account statement (the benefit explanation you receive periodically), and:

- Verify if you receive the services or items that were billed to your plan.

- Confirm the number of billed services.
- Verify if a service has been billed more than once.

### Besides:

- Do not sign or do any business with people that tell you that you may obtain free medical services or equipment.
- Be sure that your physician orders services and equipment that are medically necessary for your health condition.
- Be sure that the pharmacy gives you the drugs that were prescribed by your physician, and that those are the same that appear on your billing statement

Each one of these situations may end in fraud schemes. If any of the above sounds familiar to you, inform it right away to the number you see here:



### Member:

Please help us to prevent, detect and investigate and report any activity related with fraud, waste or abuse. If you notice any situation that may arise suspicion or allegation of fraud, waste or abuse, please contact us.

<http://innovacarehealth.ethicspoint.com>

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H4003 – MMM Healthcare, Inc. H4004 – PMC Medicare Choice, Inc. Y0049\_2013 4002 0067 1 File & Use 02092013

MP-MKD-PRI-1833-012813-E



# Tus 5 Amigos

Join our educational talks on:

**Key strategies to help you comply with your medical treatment, and to sustain a healthy lifestyle.**

Come and share a good time with one of your 5 friends!

Activities start at 8:00 A.M. We'll have snacks.  
Dates and places, below:

Monday, June 24	El Señorial Convention Center #2213 E. Ruperté Ave. Bo. Pámpanos, Ponce
Tuesday, June 25	Hotel Fajardo Inn Parcelas Beltrán #52 Puerto Real, Fajardo
Wednesday, June 26	San Miguel Hotel Santa Cruz St. #2, corner with Las Rosas St., Bayamón
Thursday, June 27	El Buen Café Hotel 381 PR #2 km 84 Bo. Camizales, Hatillo
Friday, June 28	Club de Oficinistas Bo. Algarrobo PR 104 km 0.75 Mayagüez

We'll see you there! Confirm your attendance by calling our Member Service numbers:

**1-877-522-8613**

(toll free)

**1-866-333-5469**

MMM TTY (hearing impaired)

**1-866-516-7701**

PMC TTY (hearing impaired)

Monday through Friday, from 8:00 AM to 5:00 PM

